COOKIE POLICY

1. About this policy

This Cookie Policy explains how Izola Bank p.l.c. uses cookies and similar technologies on the Bank's public website, Internet Banking Service and Mobile Banking App. It describes the types of cookies and similar technologies used, their purposes and durations, and how cookie preferences may be managed or withdrawn.

Izola Bank p.l.c., company registration number C-16343, with registered office at 4, Castille Place, Valletta VLT 1062, Malta, is the controller of personal data processed through the cookies and similar technologies described in this policy.

The cookie inventory in Section 5 is based on the cookies identified on the Bank's public website. The Bank's Internet Banking Service and Mobile Banking App may also use essential session-based or similar technologies required for authentication, security, fraud prevention and the provision of Digital Banking Services. These technologies are not included in the public website cookie inventory unless expressly identified.

Further information about how the Bank processes personal data, including information about data-subject rights and international transfers, is available in the Bank's Privacy Policy.

2. What are cookies and similar technologies?

Cookies are small data files stored on a device when a website or digital service is used. Cookies may support essential functions, remember preferences, maintain secure sessions, measure website use or support other features. Cookies may be placed directly by the Bank or by third-party service providers.

Similar technologies may include pixels, tags, scripts, local storage, session storage and other technologies that store information on, or access information from, a visitor's browser or device. Where such technologies are used, the consent rules described in this policy apply in the same way as they apply to cookies.

Some cookies remain on a device only for the duration of a browsing session. Other cookies remain for a defined period or until they are manually deleted.

3. How consent works

Strictly necessary cookies and similar technologies are used without consent where they are required for the operation, security or essential functionality of the website or Digital Banking Services, or to provide a service specifically requested by the visitor.

Analytics, functionality and advertising cookies are used only after the visitor has provided consent for the relevant category.

Through the cookie banner, visitors may:

- accept all non-essential cookies;
- reject non-essential cookies; or
- manage preferences by cookie category.

Visitors may reject non-essential cookies and continue to use the core features of the public website. Certain optional features may not operate where the cookies required for those features have been disabled.

Cookie preferences may be changed or consent withdrawn at any time through the permanent Cookie Settings link available in the website footer.

Recording cookie preferences

The Bank records cookie-consent choices for accountability purposes and to remember the visitor's preferences. Depending on the consent-management configuration, the record may include the categories selected, the date and time of the choice, a consent identifier, and the version of the cookie banner or consent information presented.

4. Cookies used on the Bank's website

The tables below provide information about the cookies identified on the Bank's website, including their provider, purpose and duration. The cookies used may change when website functionality or service providers are updated. The Bank periodically reviews the cookies used on its website and updates this information where necessary.

Strictly necessary cookies

These cookies are required for the operation, security and essential functionality of the website, including session management, load balancing, security and the recording of cookie preferences.

Cookie	Provider	Purpose	Duration
__cf_bm	Cloudflare	Supports Cloudflare Bot Management.	1 hour
_cfuv	Cloudflare	Maintains session consistency.	Session
AWSALBCO RS	Amazon Web Services	Supports website load balancing	7 days
elementor	WordPress/Elementor	Supports the website's content management functionality.	Does not expire
cookieyes	CookieYes	Manages the visitor's cookie-consent preferences.	1 year
cookietest	Website functionality	Determines whether the browser accepts cookies.	Session
CAKEPHP	Website functionality	Supports cookie and session management.	4 hours

Analytics cookies

These cookies help us understand how the website is used and performs so that its content, operation and services may be evaluated and improved. Analytics cookies are used only where consent has been provided.

Cookie	Provider	Purpose	Duration
_ga	Google Analytics	Calculates visitor, session and campaign data and distinguishes visitors for website analytics.	1 year, 1 month and 4 days
_gid	Google Analytics	Collects information about website use and performance.	1 day
_gat_UA-*	Google Analytics	Supports website usage and behaviour measurement.	1 minute

Cookie	Provider	Purpose	Duration
_ga_*	Google Analytics	Stores and counts page views.	1 year, 1 month and 4 days
_hjSessionUse r_*	Hotjar	Attributes subsequent visits to the same website-specific user identifier.	1 year
_hjSession_*	Hotjar	Maintains information relating to a website analytics session.	1 hour
__hstc	Hubspot	Tracks visits and session informatio	6 months
hubspotutk	Hubspot	Tracks visitors and supports contact deduplication when forms are submitted.	6 months
__hssrc	Hubspot	Tracks HubSpot sessions and page views within a session.	Session
__hssc	Hubspot	Determines whether the visitor has restarted the browser.	1 hour
_hjTLDTes	Hotjar	Determines the appropriate cookie path for Hotjar cookies.	Session

Functionality cookies

These cookies support optional website features and services, such as chat functionality and integration with third-party content. Functionality cookies are used only where consent was provided, unless a particular cookie is strictly necessary to provide a feature specifically requested by the visitor.

Cookie	Provider	Purpose	Duration
zte*	Zendesk	Supports the operation of the website chat widget.	Session
li_gc	LinkedIn	Stores the visitor's consent regarding LinkedIn's use of non-essential cookies.	6 months
Lidc	LinkedIn	Supports LinkedIn data-centre selection.	1 day
__zlcmid	Zopim/Zendesk	Stores a unique identifier used by the chat functionality.	1 year
__zlcstore	Zopim/Zendesk	Stores information about the current status of the chat.	Does not expire

Advertising cookies

These cookies support advertising measurement, campaign evaluation and the delivery of content or advertising relevant to visitors' interests. Advertising cookies are used only where consent was provided.

Cookie	Provider	Purpose	Duration
_fbp	Facebook	Stores and tracks interactions for advertising purposes.	3 months
Bcookie	LinkedIn	Recognises browser identifiers through LinkedIn functionality and advertising tags.	1 year
_gcl_au	Google Tag Manager	Measures the effectiveness of advertising services.	3 months
test_cookie	DoubleClick	Determines whether the browser supports cookies.	15 minutes

5. Why the Bank uses cookies

Depending on the service being accessed, the Bank may use cookies and similar technologies to:

- operate and secure the website, Internet Banking Service and Mobile Banking App;
- maintain secure browsing and Digital Banking sessions;
- support authentication and the login process;
- record and manage cookie-consent preferences;
- remember website or service preferences;
- support online forms, chat functions and other website features;
- understand how visitors navigate and use the website;
- evaluate website content, functionality and performance;
- identify technical issues and potential improvements;
- measure the effectiveness of advertising or promotional activities where the visitor has consented to advertising cookies;
- provide content or advertising relevant to visitors' interests where the visitor has consented to that use; and
- identify which pages, content and services are most relevant to visitors.

The Bank uses first-party cookies and, where applicable, third-party cookies provided by service providers. Non-essential cookies and similar technologies are used only after the relevant consent was obtained.

The references to calculators, tools, illustrations and demonstrations should be included only if those functions are currently present and use cookies or similar technologies. The current scan does not establish that point.

6. Third-party cookies

Some cookies and similar technologies used on the Bank's website are provided by third-party service providers. As identified in the cookie tables above, these may include providers supporting website security, hosting, consent management, analytics, chat functionality, embedded content and advertising measurement.

Where third-party cookies are non-essential, they are used only after the visitor has provided the relevant consent. Third-party providers may process information in accordance with their own privacy information, contractual arrangements with the Bank and applicable data protection requirements. The provider, purpose and duration of the identified cookies are set out in the tables above.

Some third-party service providers may process personal data outside the European Economic Area. Where this occurs, the Bank applies an appropriate transfer mechanism in accordance with applicable data protection law. Further information about international transfers and the safeguards applied is available in the Bank's Privacy Policy.

7. Managing and withdrawing consent

Visitors may accept, reject or manage non-essential cookies through the cookie banner.

Preferences may be changed or consent withdrawn at any time through the permanent Cookie Settings link available in the website footer. Changes to cookie preferences apply to the future use of non-essential cookies. Withdrawal of consent does not affect the lawfulness of processing carried out before consent was withdrawn.

Where previously stored cookies cannot be removed automatically after consent is withdrawn, the cookies may be deleted through browser settings.

Blocking necessary cookies or essential session technologies through browser or device settings may affect the operation, security or availability of the public website, Internet Banking Service or Mobile Banking App.

Questions concerning cookie preferences may be addressed to the Data Protection Officer at dpo@izolabank.com.

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8. Changes to this Cookie Policy

The Bank may update this Cookie Policy when website functionality, cookies or service providers change. The date of the latest update will be displayed on this policy.

Last updated: 05/10/2026

izola Bank

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Issued by Izola Bank plc, Company Registration No. 16343 having its registered address at 4, Castille Place, Valletta VLT1062, Malta.
Izola Bank p.l.c. is licensed to undertake the business of banking in terms of the Banking Act (CAP 371 of the Laws of Malta) and is regulated by the MFSA (Malta Financial Services Authority).

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